

Docket No.: 31578/44898  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re Patent Application of:  
Charles M. Cottle

Application No.: 10/597,107

Confirmation No.: 6166

Filed: April 20, 2007

Art Unit: 3695

For: Apparatus, Method and System for a Versatile  
Financial Mechanism and Transaction Generator  
and Interface

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Examiner: Gregory A. Pollock

**AMENDMENT AFTER FINAL ACTION UNDER 37 C.F.R. 1.116**

MS RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**INTRODUCTORY COMMENTS**

In response to the final Office Action dated April 24, 2009, please amend the above-identified U.S. patent application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.